

REMARKSI. Introduction

In response to the Office Action dated January 7, 2008, claims 22, 44 and 66 have been amended. Claims 1-66 remain in the application. Re-examination and re-consideration of the application, as amended, is requested.

II. Request for Information

In section (1) of the Office Action, the Examiner requested, under 37 C.F.R. §1.105, where the mathematical equation presented in claims 19, 21, 41, 43, 63 and 65 came from. Specifically, the Examiner requested that the Applicant provide references to textbooks, publications, etc., where the equation of claims 19, 21, 41, 43, 63 and 65 can be found.

Applicant's attorney made inquiries of the Applicant in this regard. Applicant gave the Request due consideration and also consulted with other employees of the Assignee who worked on this project, which was known as the LTV (Life-Time Value) system. Applicant responded as follows:

- These claims recite NPV (Net Present Value) and Future Value, which are well known terms in the art. These terms may be found, for example, in textbooks or as functions used in MICROSOFT EXCEL.
- Applicant cited the description found in the "Help" function provided for MICROSOFT EXCEL.
- Applicant's attorney provides herewith print-outs from the "Help" pages from the MICROSOFT EXCEL web page describing the FV, PV, NPV and PPMT functions therein (from the MICROSOFT EXCEL web page, select Functions Reference, then Financial, then FV/PV/NPV/PPMT).

The equations found in 19, 21, 41, 43, 63 and 65 were all derived using the information above, based on ideas and concepts that originated with the Applicant and other employees of the assignee during the development of the LTV system.

III. Conclusion

In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited. Should the Examiner believe minor matters still

remain that can be resolved in a telephone interview, the Examiner is urged to call Applicant's undersigned attorney.

Respectfully submitted,

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